

Information to identify the case:			
Debtor 1:	Francis A Boye–Codjoe		Social Security number or ITIN: xxx–xx–5988
	First Name	Middle Name	Last Name
Debtor 2:	Constance F Boye–Codjoe		Social Security number or ITIN: xxx–xx–4859
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 11/8/16
Case number:	16–31369–SLM		Date case converted to chapter: 7 2/7/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Francis A Boye–Codjoe	Constance F Boye–Codjoe
2. All other names used in the last 8 years	aka Francis A Boye–Codjoe Sr.	
3. Address	412 Rutherford Avenue Franklin, NJ 07416	412 Rutherford Avenue Franklin, NJ 07416
4. Debtor's attorney Name and address	Herbert B. Raymond 7 Glenwood Ave Suite #408 4th Floor East Orange, NJ 07017	Contact phone 973–675–5622
5. Bankruptcy trustee Name and address	Nicholas J. Delzotti PO Box 20117 Newark, NJ 07101	Contact phone 973–622–3464

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 2/21/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	March 19, 2018 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 5/18/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 7
 United States Bankruptcy Court
 District of New Jersey

In re:
 Francis A Boye-Codjoe
 Constance F Boye-Codjoe
 Debtors

Case No. 16-31369-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

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 Total Noticed: 186

Date Rcvd: Feb 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2018.
 db/jdb

+Francis A Boye-Codjoe, Constance F Boye-Codjoe, 412 Rutherford Avenue,
 Franklin, NJ 07416-1534

+Nicholas J. Delzotti, PO Box 20117, Newark, NJ 07101-6117

+AHS Hospital Corp., PO Box 35510, Newark, NJ 07193-5510

+ARS, 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360-3983

+ARS, 1699 Wall Street, Ste. 300, Mount Prospect, IL 60056-5778

+Acute Care Specialist, 144 Lower Main Street, Matawan, NJ 07747-1040

+Alliance One, PO Box 1508, Maumee, OH 43537-8508

+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

+Cbna, PO Box 6282, Sioux Falls, SD 57117-6282

+Chase Bank, PO Bx 183164, Columbus, OH 43218-3164

+Chase Bankcard Center, PO Box 29022, Phoenix, AZ 85038-9022

+Chase Home Finance, PO Box 81507, Atlanta, GA 30366-1507

+Chase Home Finance, PO Box 961227, Fort Worth, TX 76161-0227

+Chase Home Finance, L.L.C., 341 S. Vision Drive, Columbus, OH 43219

+Chase Home Finance, LLC, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705

+Chase Manhattan Mortgage, 3415 Vision Drive, Attn: Bankruptcy Department,
 Columbus, OH 43219-6009

+Chase Manhattan Mortgage Corporation, PO Box 96036, Charlotte, NC 28296-0036

+Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696

+Chilton Memorial Hospital, c/o CCCB, PO BOX 1750, Whitehouse Station, NJ 08889-1750

+CitiCards, PO Box 6345, The Lakes, NV 88901-6345

+Citicards, 4600 Houston Road, Florence, KY 41042-4820

+Citicards, PO Box 183060, Columbus, OH 43218-3060

+Citicards, PO Box 183068, Columbus, OH 43218-3068

+Citicorp Credit Services, 4600 Houston Rd., Florence, KY 41042-4820

+Clearview Energy, 1201 Elm Street, Suite 3200, Dallas, TX 75270-2124

+Clinical Laboratory Management, Inc., 2124 Morris Avenue, Union, NJ 07083-6042

+DFS, PO Box 71084, Charlotte, NC 28272-1084

+EIS Collections, 2323 Lake Club Drive, Suite 300, Columbus, OH 43232-3205

+ENMCPA, 690 No Broadway, Suite G11, White Plains, NY 10603-2415

+Edfinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359

+Eye Physicians of Sussex County, 183 High Street, Newton, NJ 07860-9601

+Fenton McGarvey LLP, 2401 Stanley Goult Parkway, Louisville, KY 40223-4175

+Hayt, Hayt and Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500

+Hayt, Hayt and Landau ESQ, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500

+Hayt, Hayt and Landau ESQ PC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500

+Hessa, PO Box 528, Newark, NJ 07101-0528

+Hessa, PO Box 548, Trenton, NJ 08625-0548

+Hessa - Higher Education of NJ, PO Box 548, Trenton, NJ 08625-0548

+Higher Education, Student Assistance Authority, PO Box 528, Newark, NJ 07101-0528

+Horizon BC / BS of NJ, PO Box 10193, Newark, NJ 07101-3117

+Horizon BC / BS of NJ, PO Box 420, Newark, NJ 07101-0420

+Horizon BC / BS of NJ, PO Box 820, Newark, NJ 07101-0820

+JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation,
 6782 S. Potomac Street, Suite 100, Centennial, CO 80112-4585

+JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation,
 6782 S. Potomac Street, Suite 100, Centennial, CO 80112, JPMorgan Chase Bank, N.A.,
 c/o LCS Financial Services Corporation 80112-4585

+Lazarus Financial Group, 14651 N Dallas Parkway, Dallas, TX 75254-7476

+Lazarus Financial Group, 14651 N Dallas Parway, Dallas, TX 75254-7476

+Morristown Memorial Hospital, 100 Madison Avenue, Morristown, NJ 07960-6095

+NJCLASS, PO BOX 548, Trenton, NJ 08625-0548

+Neurological Arts Associates, LLC, 183 High Street, Suite 1200, Newton, NJ 07860-9601

+New Jersey Higher Education, 4 Quakerbridge Plaza, PO Box 546, Trenton, NJ 08625-0546

+New Jersey Higher Education, PO Box 548, Trenton, NJ 08625-0548

+Newton EMA, PO Box 417442, Boston, MA 02241-7442

+PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982

+PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704

+PNC Bank, PO Box 609, Pittsburgh, PA 15230-0609

+PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066

+PNC Bank, Attn: Mortgage Service Center, PO Box 3714558, Pittsburgh, PA 15250-0001

+PNC Bank, Attn: Consumer Assistance Team, PO Box 1326, Pittsburgh, PA 15230

+PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820

+PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421

+Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747

+Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703

+Powers Kirn, 728 Marne Highway, Suite 200, PO Box 848, Moorestown, NJ 08057-0848

+Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128

+Powers Kirn Attorneys, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128

+Powers and Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128

+Saint Clare's Health System, PO Box 35577, Newark, NJ 07193-5577

District/off: 0312-2

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516488756 +Saint Clares Hospital, PO Box 35577, Newark, NJ 07193-5577
516488755 +Saint Clares Hospital, 25 Pocono Road, Denville, NJ 07834-2954
516488764 +Skylands Medical Group, PA, 33 Newton-Sparta Road, Suite 5, Newton, NJ 07860-2764
516706943 St Clare's Hospital, c/o CCCB, PO BOX 1750, Whitehouse Station, NJ 08889-1750
516488765 +State Of NJ Student Assistance, PO Box 543, Trenton, NJ 08625-0543
516488766 +Sussex County SCP, PO Box 197, Branchville, NJ 07826-0197
516488767 Sussex County Superior Court, Judicial Center, 43-47 High Street, Ref # DC-00178-15,
Newton, NJ 07860
516488772 #+Tsys Total Debt Management, Inc., PO Box 6700, Norcross, GA 30091-6700
516488778 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: US Department of Education AFSA, PO Box 7202, Utica, NY 13504)
516488773 +US Department of Education, Atlanta Service Center, Atlanta Federal Center Tower,
61 Forsyth Street SW, Room 19T89, Atlanta, GA 30303-8928
516488777 +US Department of Education, PO Box 530260, Atlanta, GA 30353-0260
516488774 +US Department of Education, National Payment Center, PO Box 4169,
Greenville, TX 75403-4169
516488775 +US Department of Education, National Payment Center, PO Box 4142,
Greenville, TX 75403-4142
516488779 +USAA Federal, 10750 McDermit Freeway, San Anotnio, TX 78230-1649
516488780 +USAA Federal Savings Bank, 10750 McDermit Freeway, San Anotnio, TX 78230-1649
516488781 +USAA Federal Savings Bank, 10750 McDermit Freeway, San Antonio, TX 78230-1649
516488776 +Us Department of Education, PO Box 41309, Nashville, TN 37204-1309
516488785 +Valley National Bank, PO Box 950, Wayne, NJ 07474-0950
516488784 Valley National Bank, PO Box 953, Wayne, NJ 07474-0953
516488783 +Valley National Bank, 1445 Valley Rd., Wayne, NJ 07470-8438
516488789 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407
516488795 +Wells Fargo Home Mortgage, Inc., PO Box 14471, Des Moines, IA 50306-3471

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: bankruptcy123@comcast.net Feb 21 2018 23:33:34 Herbert B. Raymond,

7 Glenwood Ave, Suite #408, 4th Floor, East Orange, NJ 07017

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 21 2018 23:34:30 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 21 2018 23:34:28 United States Trustee,

Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

Newark, NJ 07102-5235

516488626 +EDI: ARSN.COM Feb 21 2018 22:58:00 ARS, PO Box 469100, Escondido, CA 92046-9100

516488625 +EDI: ARSN.COM Feb 21 2018 22:58:00 ARS, PO Box 463023, Escondido, CA 92046-3023

516488613 +EDI: ALLIANCEONE.COM Feb 21 2018 22:58:00 Alliance One, PO Box 3100,

Southeastern, PA 19398-3100

516488612 +EDI: ALLIANCEONE.COM Feb 21 2018 22:58:00 Alliance One, 1684 Woodlands Drive, Suite 150,

Maumee, OH 43537-4026

516488617 +EDI: AMEREXPR.COM Feb 21 2018 22:58:00 American Express, 2965 W. Corporate Lakes Blvd.,

Fort Lauderdale, FL 33331-3626

516488614 +EDI: AMEREXPR.COM Feb 21 2018 22:58:00 American Express, PO Box 297871,

Fort Lauderdale, FL 33329-7871

516488616 EDI: AMEREXPR.COM Feb 21 2018 22:58:00 American Express, PO Box 7871,

Fort Lauderdale, FL 33329

516488615 EDI: AMEREXPR.COM Feb 21 2018 22:58:00 American Express, PO Box 1270,

Newark, NJ 07101-1270

516647899 EDI: BECKLEE.COM Feb 21 2018 22:58:00 American Express Bank, FSB, c/o Becket and Lee LLP,

PO Box 3001, Malvern PA 19355-0701

516488627 EDI: BANKAMER.COM Feb 21 2018 22:58:00 Bank Of America, PO Box 982238,

El Paso, TX 79998

516488629 EDI: BANKAMER2.COM Feb 21 2018 22:58:00 Bank of America, 475 Crosspoint Parkway,

PO Box 9000, Getzville, NY 14068-9000

516488630 EDI: BANKAMER2.COM Feb 21 2018 22:58:00 Bank of America, PO Box 650260,

Dallas, TX 75265

516488631 +EDI: BANKAMER2.COM Feb 21 2018 22:58:00 Bank of America, PO Box 17645,

Baltimore, MD 21297-1645

516488632 +EDI: BANKAMER2.COM Feb 21 2018 22:58:00 Bank of America, PO Box 9000,

Getzville, NY 14068-9000

516488628 +EDI: BANKAMER.COM Feb 21 2018 22:58:00 Bank of America, PO Box 2240,

Brea, CA 92822-2240

516488639 EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, PO Box 85015,

Richmond, VA 23285-5015

516488646 EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One Bank Usa, 15000 Capital One Drive,

Richmond, VA 23238

516488650 E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:46 Cavalry Portfolio Service,

PO Box 27288, Tempe, AZ 85285

516488669 EDI: CHRYSLER.COM Feb 21 2018 22:58:00 Chrysler Financial, PO Box 9001921,

Louisville, KY 40290

516488674 EDI: CHRYSLER.COM Feb 21 2018 22:58:00 Chrysler Credit Corporation,

5225 Crooks Rd Ste 140, Troy, MI 48098

516488675 EDI: CHRYSLER.COM Feb 21 2018 22:58:00 Chrysler Financial, PO Box 551080,

Jacksonville, FL 32255

516488684 EDI: CITICORP.COM Feb 21 2018 22:58:00 Citicorp Credit Services, Inc.,

7920 NW 110th Street, Kansas City, MO 64153

516488634 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:45 Calvary Investments,

500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340

District/off: 0312-2

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516488635 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:46 Calvary Portfolio Management,
PO Box 27288, Tempe, AZ 85285-7288

516488637 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:46 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-1340

516488636 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:46 Calvary Portfolio Services,
500 Summit Lake Drive, PO Box 520, Valhalla, NY 10595-0520

516488641 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, PO Box 85064,
Glen Allen, VA 23285-5064

516488640 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, PO Box 26030,
Richmond, VA 23260-6030

516488643 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, PO Box 85184,
Richmond, VA 23285-5184

516488638 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, PO Box 85617,
Richmond, VA 23285-5617

516488642 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, 1957 Westmoreland Rd.,
Richmond, VA 23276-0001

516488645 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One Bank, PO Box 70884,
Charlotte, NC 28272-0884

516488644 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One Bank, PO Box 30281,
Salt Lake City, UT 84130-0281

516534154 EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

516553217 EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, N.A., PO Box 71083,
Charlotte, NC 28272-1083

516488647 +EDI: CHASE.COM Feb 21 2018 22:58:00 Cardmember Services, PO Box 15153,
Wilmington, DE 19886-5153

516488649 +EDI: CHASE.COM Feb 21 2018 22:58:00 Cardmember Services, PO Box 15299,
Wilmington, DE 19850-5299

516488648 EDI: CHASE.COM Feb 21 2018 22:58:00 Cardmember Services, PO Box 8650,
Wilmington, DE 19899

516488651 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:46 Cavalry Portfolio Service,
PO Box 27288, Tempe, AZ 85285-7288

516492012 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:46 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

516488653 +EDI: CHASE.COM Feb 21 2018 22:58:00 Chase Bank, PO Box 15153, Wilmington, DE 19886-5153

516488656 +EDI: CHASE.COM Feb 21 2018 22:58:00 Chase Bankcard Services, PO Box 659409,
San Antonio, TX 78265-9409

516488657 EDI: CHASE.COM Feb 21 2018 22:58:00 Chase Bankcard Services, Inc., PO Box 30755,
Tampa, FL 33630-3755

516488658 +EDI: CHASE.COM Feb 21 2018 22:58:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298

516488664 +EDI: CHASE.COM Feb 21 2018 22:58:00 Chase Manhattan Mortgage, PO Box 509011,
San Diego, CA 92150-9011

516488670 +EDI: CHRM.COM Feb 21 2018 22:58:00 Chrysler Capital, PO Box 961275,
Fort Worth, TX 76161-0275

516488671 +EDI: CHRM.COM Feb 21 2018 22:58:00 Chrysler Capital, Attn: Bankruptcy Department,
PO Box 961278, Fort Worth, TX 76161-0278

516488676 +EDI: CITICORP.COM Feb 21 2018 22:58:00 Citibank, PO Box 6241,
Sioux Falls, SD 57117-6241

516488677 +EDI: CITICORP.COM Feb 21 2018 22:58:00 Citicards, PO Box 6500,
Sioux Falls, SD 57117-6500

516488688 +EDI: WFNBN.COM Feb 21 2018 22:58:00 Comenity Bank, Attention: Bankruptcy, PO Box 182686,
Columbus, OH 43218-2686

516488687 +EDI: WFNBN.COM Feb 21 2018 22:58:00 Comenity Bank, PO Box 182272,
Columbus, OH 43218-2272

516488690 +E-mail/Text: CSIBKR@CREDITSYSTEMSINTL.COM Feb 21 2018 23:35:12
Credit Systems International Inc., 1277 Country Club Lane, Fort Worth, TX 76112-2304

516488692 EDI: RCSDELL.COM Feb 21 2018 22:58:00 DFS, PO Box 4125, Carol Stream, IL 60197-4125

516488694 EDI: RCSDELL.COM Feb 21 2018 22:58:00 DFS, PO Box 6403, Carol Stream, IL 60197

516488697 EDI: DISCOVER.COM Feb 21 2018 22:58:00 Discover, PO Box 15251, Wilmington, DE 19886

516488696 EDI: DISCOVER.COM Feb 21 2018 22:58:00 Discover, PO Box 6013, Dover, DE 19903-6013

516488699 EDI: DISCOVER.COM Feb 21 2018 22:58:00 Discover Financial Services LLC, PO Box 15316,
Wilmington, DE 19850

516488691 +EDI: NAVIENTFKASMDOE.COM Feb 21 2018 22:58:00 Department Of Education/Navient,
PO Box 9635, Wilkes Barre, PA 18773-9635

516488695 EDI: DISCOVER.COM Feb 21 2018 22:58:00 Discover, P.O. Box 6011, Dover, DE 19903-6011

516488698 +EDI: DISCOVER.COM Feb 21 2018 22:58:00 Discover Bank, PO Box 71084,
Charlotte, NC 28272-1084

516711431 +E-mail/Text: bkdepartment@rtresolutions.com Feb 21 2018 23:34:39 JPMorgan Chase,
c/o Real Time Resolutions, inc., 1349 Empire Central Drive, Suite 150,
Dallas, TX 75247-4029

516488715 +E-mail/Text: connie.ogo@kfcu.org Feb 21 2018 23:34:12 Keesler Federal Credit Union,
PO Box 7001, Keesler Afb, MS 39534-7001

516488717 +EDI: CBSKOHL.COM Feb 21 2018 22:58:00 Kohl's, PO Box 3004, Milwaukee, WI 53201-3004

516488718 +EDI: CBSKOHL.COM Feb 21 2018 22:58:00 Kohl's, PO Box 3084, Milwaukee, WI 53201-3084

516488716 +EDI: CBSKOHL.COM Feb 21 2018 22:58:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983

516488719 +EDI: CBSKOHL.COM Feb 21 2018 22:58:00 Kohls/capone, N56 W 17000 Ridgewood Drive,
Menomonee Falls, WI 53051-7096

District/off: 0312-2

User: admin
Form ID: 309A

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516488720 EDI: CBSKOHL.S.COM Feb 21 2018 22:58:00 Kohls/chase, N58 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051
516488725 +EDI: RESURGENT.COM Feb 21 2018 22:58:00 LVNV Funding, Attn: Resurgent Capital, 15 South Main Street, Greenville, SC 29601-2743
516651678 +EDI: MID8.COM Feb 21 2018 22:58:00 MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516488727 +EDI: NAVIENTFKASMSERV.COM Feb 21 2018 22:58:00 Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
516488744 +EDI: BANKAMER.COM Feb 21 2018 22:58:00 PNC Bank, PO Box 15137, Wilmington, DE 19886-5137
516488753 +EDI: WFFC.COM Feb 21 2018 22:58:00 Preferred Customer Accounts, PO Box 94498, Las Vegas, NV 89193-4498
516488757 +EDI: NAVIENTFKASMSERV.COM Feb 21 2018 22:58:00 Sallie Mae, 1002 Arthur Drive, Lynn Haven, FL 32444-1683
516488758 +EDI: NAVIENTFKASMSERV.COM Feb 21 2018 22:58:00 Sallie Mae Bankruptcy, 220 Lasley Avenue, Wilkes Barre, PA 18706-1430
516488759 EDI: NAVIENTFKASMSERV.COM Feb 21 2018 22:58:00 Sallie Mae Servicing, PO Box 4600, Wilkes Barre, PA 18773
516488760 +EDI: SEARS.COM Feb 21 2018 22:58:00 Sears Credit Card, PO Box 183082, Columbus, OH 43218-3082
516488762 +EDI: SEARS.COM Feb 21 2018 22:58:00 Sears Gold Mastercard, PO Box 6922, The Lakes, NV 88901-6922
516488761 +EDI: SEARS.COM Feb 21 2018 22:58:00 Sears Gold Mastercard, PO Box 182156, Columbus, OH 43218-2156
516488763 +EDI: SEARS.COM Feb 21 2018 22:58:00 Sears/cbna, PO Box 6282, Sioux Falls, SD 57117-6282
516488768 +EDI: RMSC.COM Feb 21 2018 22:58:00 Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
516488770 +EDI: RMSC.COM Feb 21 2018 22:58:00 Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
516488769 +EDI: RMSC.COM Feb 21 2018 22:58:00 Synchrony Bank, Po Box 965015, Orlando, FL 32896-5015
516705428 +E-mail/Text: bncmail@w-legal.com Feb 21 2018 23:34:38 USAA Savings Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516488782 +EDI: USAA.COM Feb 21 2018 22:58:00 Usaa Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
516488788 EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
516660692 EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
516982911 EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
516488786 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Loans, 1 Home Campus, X20501-01H, Des Moines, IA 50328-0001
516488787 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Loans, PO Box 6000, Fort Mill, SC 29716-1930
516488791 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Mortgage, PO Box 10355, Des Moines, IA 50306-0355
516488790 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Mortgage, PO Box 10437, Des Moines, IA 50306-0437
516488792 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Mortgage, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
516488794 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Mortgage, Inc., One Home Campus, Des Moines, IA 50328-0001
516488796 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Mortgage, Inc., PO Box 17504, Baltimore, MD 21297-1504

TOTAL: 97

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516488610* +AHS Hospital Corp. Inc., PO Box 35510, Newark, NJ 07193-5510
516488618* American Express, PO Box 7871, Fort Lauderdale, FL 33329
516488620* +Ars, 1801 Nw 66th Avenue, Fort Lauderdale, FL 33313-4571
516488621* +Ars, 1801 Nw 66th Avenue, Fort Lauderdale, FL 33313-4571
516488622* +Ars, 1801 Nw 66th Avenue, Fort Lauderdale, FL 33313-4571
516488633* +Bank of America, PO Box 2240, Brea, CA 92822-2240
516572502* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
516572503* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
516488659* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
516488665* +Chase Manhattan Mortgage, PO Box 509011, San Diego, CA 92150-9011
516488673* +Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
516488683* +Citicorp Credit Services, 4600 Houston Rd., Florence, KY 41042-4820
516488689* +Comenity Bank, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
516488722* +Lazarus Financial Group, 2301 N Central Exspressway, Plano, TX 75075-2586
516488728* +Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
516488729* +Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
516488730* +Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
516488731* +Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
516488743* +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704

District/off: 0312-2

User: admin
Form ID: 309A

Page 5 of 5
Total Noticed: 186

Date Rcvd: Feb 21, 2018

***** BYPASSED RECIPIENTS (continued) *****

516488745* +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
516488742* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
516488751* +Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
516488771* +Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
516488793* +Wells Fargo Home Mortgage, PO Box 10355, Des Moines, IA 50306-0355
516488619 ##+Ars, 1801 Nw 66th Avenue, Fort Lauderdale, FL 33313-4571
516488672 ##+Chrysler Capital, PO Box 189, Minneapolis, MN 55440-0189
516488721 ##+Lazarus Financial Group, 2301 N Central Expressway, Plano, TX 75075-2586

TOTALS: 0, * 24, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 20, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Herbert B. Raymond on behalf of Joint Debtor Constance F Boye-Codjoe bankruptcy123@comcast.net,
jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@co
mcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com
Herbert B. Raymond on behalf of Debtor Francis A Boye-Codjoe bankruptcy123@comcast.net,
jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@co
mcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
TOTAL: 6